



## #5-2 Insuring Your Vehicle

### Section – 1 Insuring Your Vehicle

Choose the correct insurance coverage from the list below and write the type needed by you to cover you in scenarios 1 - 11.

#### Types of Insurance Coverage:

**Uninsured Motorists** - Covers damages done to you by a driver who does not have insurance. Covers you in case you are injured by a hit and run driver.

**Comprehensive** – Protects your car against damage caused by theft, fire, earthquake, vandalism, flood etc.

**Collision** – Pays for the cost of repairing or replacing your vehicle when you or another driver were at fault.

**Personal Injury Protection (PIP)** – Covers medical expenses and loss of income for you and your passengers regardless of who was at fault or what type of collision it is. Covers any pedestrian or cyclist harmed by the insured's vehicle.

**Liability Bodily Injury** – Pays for injuries to others for which you are partially or entirely responsible. Covers your legal fees whether or not you were at fault.

**Liability Property Damage** – Pays for damage to the property of others, if you are partially or entirely responsible. Covers your legal fees whether or not you were at fault.

1. \_\_\_\_\_ You hit a parked car and do damage to the other car's left rear fender
2. \_\_\_\_\_ A driver runs a stop sign and hits your car, has no insurance and cannot afford to pay for the damage to your car
3. \_\_\_\_\_ Someone breaks the side window and steals the radio from your car
4. \_\_\_\_\_ You and your passengers are injured in a crash, and all of you have medical bills as a result
5. \_\_\_\_\_ You slide off the road and do damage to your own car by hitting a telephone pole
6. \_\_\_\_\_ You rear-end a car and its two occupants get whiplash, they end up with large medical bills
7. \_\_\_\_\_ A driver runs into your car while you are waiting at a red light, a passenger in your car is severely injured and requires a long hospital stay

8. \_\_\_\_\_ You hit a deer
9. \_\_\_\_\_ Your parked car is damaged by a hit-and-run driver
10. \_\_\_\_\_ You hit and injure a pedestrian
11. \_\_\_\_\_ Your car is stolen and never recovered
12. If you operate a motor vehicle registered in this state, you must have \_\_\_\_\_  
and carry \_\_\_\_\_ of this insurance.
13. Washington's mandatory insurance law requires every driver to insure their vehicles with liability insurance. The minimum insurance a driver must have in Washington is:
- a. Bodily Injury or death of one person in a collision in which only one person was injured or killed \$\_\_\_\_\_.
  - b. Bodily injury or death of two or more persons in any one collision \$\_\_\_\_\_.
  - c. \$\_\_\_\_\_ Payable for injury to or destruction of property of others in any one collision.